

In re:  
Bonnie Lynn MacDonald  
Debtor

Case No. 24-10257-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 05, 2024

User: admin  
Form ID: 3091

Page 1 of 2  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2024:

Recip ID	Recipient Name and Address
db	+ Bonnie Lynn MacDonald, 531 S. Warminster Road, Hatboro, PA 19040-4029
14849761	Abington Rehabilitation Assoc., LLC, 2510 Maryland Road, Suite 150, Willow Grove, PA 19090-1143
14849762	+ Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14849804	Main Line Emergency Medical Assoc, 56 W. Main Street Ste 305, Christiana, DE 19702-1503
14849819	Montgomery County SPCA, 19 E. Ridge Pike/ PO Box 222, Conshohocken, Pa 19428-0222
14849815	+ New Jersey E-Z Pass Violations Processing Ctr, PO Box 4971, Trenton, NJ 08650-4971
14849806	Pennsylvania Heart& Vascular Grp/Aria Health, PO Box 780102, Philadelphia Pa 19178-0102
14849808	Philadelphia Fire Department, PO Box 1280, Oak, Pa 19456-1280
14849809	Radiology Associated of the Main Line PC, PO Box 678678, Dallas TX 75267-8678
14849810	Rheumatic Disease Associate, LTD, 2360 Maryland Road, Willow Grove Pa 19090-1709
14849812	SEPA Horsham, PO Box 826499, Philadelphia Pa 19182-6499
14849813	+ Tower Health, PO Box 16051, Reading, Pa 19612-6051
14849814	+ Upper Moreland Township, 117 Park Avenue, Willow Grove, Pa 19090-3299

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: bncnotice@ph13trustee.com	Mar 06 2024 00:26:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Mar 06 2024 00:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 06 2024 05:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 06 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Mar 06 2024 00:26:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14849820	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 06 2024 00:27:37	CACH, LLC, PO Box 10497, Greenville, SC 29603-0497
14849817	+ EDI: CCS.COM	Mar 06 2024 05:23:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14849818	EDI: IRS.COM	Mar 06 2024 05:23:00	Dept of Treasury, Internal Revenue Service, Philadelphia Pa 19255-0030
14858924	Email/PDF: resurgentbknofications@resurgent.com	Mar 06 2024 00:26:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14858923	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 06 2024 00:27:37	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14856031	EDI: PENNDEPTREV	Mar 06 2024 05:23:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14856031	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 06 2024 00:26:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14849816	^ MEBN	Mar 06 2024 00:20:51	Pa Turnpike Toll by Plate, PO Box 645631, Pittsburgh, Pa 15264-5254
14849805	^ MEBN	Mar 06 2024 00:20:46	Patient First, PO Box 718941, Philadelphia Pa 19171-8941
14854934	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 06 2024 00:26:00	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244
14849811	Email/Text: enotifications@santanderconsumerusa.com	Mar 06 2024 00:26:00	Santander Consumer USA, Po Box 660633, Dallas, TX 75266-0633
14849821	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 06 2024 00:26:00	Select Portfolio Servicing LLC, PO Box 65250, Salt Lake City UT 84165-0250

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor U.S. Bank Trust Company National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, as Trustee, in trust for the registered holders of Citigroup Mortgage Loan Trust bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

<b>Information to identify the case:</b>			
Debtor 1:	Bonnie Lynn MacDonald		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	24-10257-mdc		
	Social Security number or ITIN:	xxx-xx-0696	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	1/29/24

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Bonnie Lynn MacDonald	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	531 S. Warminster Road Hatboro, PA 19040	
<b>4. Debtor's attorney</b> Name and address	Bonnie Lynn MacDonald 531 S. Warminster Road Hatboro, PA 19040	Contact phone _____ Email: NONE
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 3/5/24

**For more information, see page 2**

Debtor **Bonnie Lynn MacDonald**

Case number **24-10257-mdc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 1, 2024 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	<b>Location:</b> <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562</b>  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>								
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>   <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> <td> <b>Filing deadline: 6/30/24</b> </td> </tr> <tr> <td> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </td> <td> <b>Filing deadline: 4/8/24</b> </td> </tr> <tr> <td> <b>Deadline for governmental units to file a proof of claim:</b> </td> <td> <b>Filing deadline: 7/27/24</b> </td> </tr> </table> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td> <b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.         </td> <td> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors         </td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: 6/30/24</b>	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 4/8/24</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 7/27/24</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
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<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$5000.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>5/23/24 at 9:30 AM</b> , Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>									
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.									